



January 14, 2022

22-008-LB

Coming soon: AU+ expansion for Term and GUL

Effective January 22, 2022, Agile Underwriting+ (AU+) will be available for **Select-a-Term (SAT) and Secure Lifetime GUL 3** cases submitted via additional approved ticket platforms, providing more opportunities for a seamless, lab-free experience.

To improve the customer experience, our AU+ process will also be enhanced to provide a real-time decision if an exam and labs are needed upon conclusion of the tele-interview with ExamOne.¹

Below AU+ guidelines apply for Select-a-Term and Secure Lifetime GUL 3:

- Application must be submitted via an approved ticket platform
- Ages 59 and under
- Face amount through \$1 million

How does AU+ work for Select-a-Term and Secure Lifetime GUL 3?

Please note a few important differences for Term and GUL cases, including the application submission method.

1) Apply

- Apply through an approved ticket platform. See page 2 for details.

2) Tele-interview

- Client contacted for application completion via tele-interview.
- Voice signature obtained for HIPAA and underwriting authorization, referencing consent language at aig.com/lifeform.
- At end of tele-interview, real-time decision is made if an exam is required.¹ If exam is needed, the interviewer will help schedule appointment for client.

3) Sign full application packet (Part A)

- Client signs DocuSign or wet signature, application returned to AIG.

4) Underwriting review

- Additional requirements requested as necessary.

5) Policy approved and delivered

- Underwriting decision provided to Financial Professional.²
- Approved policies are issued and delivered.

AU+ availability at-a-glance

Term

- Age: 59 and under
- Face amount: Up to \$1M
- Submission method:
Approved ticket platform

GUL

- Age: 59 and under
- Face amount: Up to \$1M
- Submission method:
Approved ticket platform

IUL

- Age: 59 and under
- Face amount: Up to \$2M
- Submission method:
 - iGO full eApp
 - AG Quick Ticket
 - Paper

Transition rules: AU+ for Term and GUL

- AU+ will be available for approved ticket platform submissions on or after January 22, 2022.
- Ticket submissions prior to January 22, 2022 will require full underwriting.

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Agile Underwriting+ (AU+) expansion effective January 22 (cont.)

AU+ submission parameters by product

Applications with ages **59 and under** will start with the AU+ process and go through tele-interview, regardless of rate class.²

Product	Face Amount	AU+ Submission Method	Tele-interview vendor
Select-a-Term NEW	• \$1 million or less	• AG Quick Ticket • iGO Drop Ticket • Express Complete ticket	• ExamOne
Secure Lifetime GUL 3 NEW	• \$1 million or less	• AG Quick Ticket • iGO Drop Ticket	• ExamOne
Value+ Protector II Max Accumulator+ II	• \$2 million or less	• iGO full eApp • AG Quick Ticket • Paper	• ExamOne for Quick Ticket cases • CRL Plus for iGO full eApp and Paper cases

- The available rate classes for AU+ applicants is Standard and better (Tobacco and Non-Tobacco).

Tips for streamlined processing

- **Ensure the client is prepared for the tele-interview and has medical information needed.** Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.
 - The tele-interview vendor will call the client. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call.
 - ✓ **IMPORTANT:** For Select-a-Term and Secure Lifetime GUL 3 cases which use ExamOne for the tele-interview, the interviewer will direct your client to aig.com/lifeform which contains consent language to review and approve as part of the initial voice-signature process. **For fastest results, please ask your client to review the forms ahead of the interview to allow quick consent during the interview or have online access to review this language during the tele-interview.**
 - **For cases submitted by AG Quick Ticket, iGO Drop Ticket or Express Complete,** the ExamOne tele-interview phone line is 888-876-3407 (English) and 866-768-2705 (Spanish).
 - **For cases submitted by iGO full eApp or paper application,** the CRL Plus tele-interview phone line is 877-243-2448.
- **Important callback tip:** If the tele-interviewer calls and leaves a message, it's important that your client **listen to the full message and call back the number provided in the message.** Your client should not assume the number displayed in the caller ID is the call-back number.

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Agile Underwriting+ (AU+) expansion effective January 22 (cont.)

Tips for streamlined processing (cont.)

- If we are unable to make an underwriting decision based on Agile Underwriting+, your client will automatically pivot to full underwriting.²
- For cases that require an exam and labs, use our producer portal [Connex](#) to track and monitor the progress of your cases. Note: Times shown are for after a case is received at the home office. Ticket cases will experience slight delays while case data is transmitted from ExamOne to AIG.
 - ✓ Within 1-2 hours: Three new requirements will appear in Connex for the case: **Urinalysis, Blood Profile and Physical Measurements**.
 - ✓ Within 24-48 hours: Reason that exam and labs are required will be posted to Connex.
 - ✓ Within 72 hours: **Physical Measurements** requirement on Connex will provide exam details (date and time of scheduled exam, lab slip number, exam vendor phone number).



Stay on top of your business with Connex!

Now with [more policy data and notification options](#)
for all your case needs.

¹ Real-time exam decision not yet available in Hawaii, New Hampshire and New York for cases submitted by ticket.

² If we are unable to make an underwriting decision based on Agile Underwriting+, your client will automatically pivot to full underwriting. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors. Cases that require full underwriting will automatically pivot to an exam, which will be ordered by AIG. Some conditions that will result in full underwriting include: Alcohol or drug abuse treatment history, Atrial fibrillation, Bipolar Disorder (manic depression) or chronic depression, Cancer (except basal cell carcinoma or squamous cell carcinoma), Chronic obstructive pulmonary disease, (COPD, chronic bronchitis, emphysema), Crohn's disease, Chronic kidney disease excluding stones or urinary tract infection, Diabetes, Epilepsy or seizure disorder, Heart attack or heart disease, heart surgery, Heart valve replacement, Hepatitis, High blood pressure, High cholesterol. This list is not exhaustive and is not a guarantee of approval for the policy.